

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-11468-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia A. Oppel  
aka Patricia A. Cole  
195 Pheasant Drive  
Bayville, NJ 08721

Social Security No.:  
xxx-xx-4116

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 4/17/24  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: March 11, 2024  
JAN: gan

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Patricia A. Oppel  
Debtor

Case No. 24-11468-CMG  
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Mar 11, 2024

Form ID: 132

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Patricia A. Oppel, 195 Pheasant Drive, Bayville, NJ 08721-1942
520164587	+ Berkeley Township, PO Box B, 627 Pinewald-Keswick Road, Bayville, NJ 08721-2778
520164597	Midland Mortgage, PO Box 248921, Oklahoma City, OK 73124-8921
520164606	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 11 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520164588	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 11 2024 21:13:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520164589	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 11 2024 21:13:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
520164590	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2024 21:18:23	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520164591	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2024 21:18:14	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520184064	Email/Text: ECMCBKNotices@ecmc.org	Mar 11 2024 21:12:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
520167007	^ MEBN	Mar 11 2024 21:05:46	FIRST PORTFOLIO VENTURES I, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
520164593	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 11 2024 21:18:36	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520164592	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 11 2024 21:18:13	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520164594	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 11 2024 21:11:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520164595	+ Email/Text: bankruptcy@kikoff.com	Mar 11 2024 21:11:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
520164596	+ Email/Text: bankruptcy@kikoff.com	Mar 11 2024 21:11:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520164598	Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 11 2024 21:18:30	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648

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520164599	^ MEBN	Mar 11 2024 21:06:10	Midland Mortgage, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520164602	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 11 2024 21:11:00	NJ EzPass, PO Box 4971, Trenton, NJ 08650
520164603	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 11 2024 21:13:00	NJ EzPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520164600	+ Email/PDF: bankruptcy@ncfsi.com	Mar 11 2024 21:18:42	New Century Financial Services, Inc., 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
520164601	Email/Text: signed.order@pfwattorneys.com	Mar 11 2024 21:11:00	New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
520179681	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 11 2024 21:12:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
520164604	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 11 2024 21:12:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520164605	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 11 2024 21:12:00	Santander Consumer USA, Inc, Po Box 961211, Fort Worth, TX 76161-0211

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520189742		Estate of Margaret Cole

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Robert Cameron Legg	on behalf of Debtor Patricia A. Oppel courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

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